

Fill in this information to identify the case:

Debtor 1 Caren M. Eddington

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-12153-amc

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 3-2

Last 4 digits of any number you use to identify the debtor's account: 8744

Date of payment change: 5/1/2020

Must be at least 21 days after date of this notice

New total payment: \$792.47

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$312.49

New escrow payment: \$360.48

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Caren M. Eddington

Print Name

Middle Name

Last Name

Case number (if known) 19-12153-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Sindi Mncina  
Signature

Date 04/09/2020

Print Sindi Mncina  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email smncina@rascrane.com

**I HEREBY CERTIFY** that on April 10, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

DAVID M. OFFEN  
THE CURTIS CENTER  
601 WALNUT STREET  
SUITE 160 WEST  
PHILADELPHIA, PA 19106

WILLIAM C. MILLER, ESQ.  
CHAPTER 13 TRUSTEE  
P.O. BOX 1229  
PHILADELPHIA, PA 19105

UNITED STATES TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
200 CHESTNUT STREET  
SUITE 502  
PHILADELPHIA, PA 19106

CAREN M. EDDINGTON  
4338 LORING STREET  
PHILADELPHIA, PA 19136

Robertson, Anschutz, Schneid & Crane LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Sacoria Registre  
Sacoria Registre  
Email: sregistre@rascrane.com



ESCROW STATEMENT

CAREN EDDINGTON  
4338 LORING ST  
PHILADELPHIA PA 19136-3928

Analysis Date: March 10, 2020  
Loan Number:   
New Payment Effective Date: 05/01/20  
For Inquiries: 800.686.2404  
Property Address: 4338 LORING ST  
PHILADELPHIA PA 19136

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 05/01/20
Principal & Interest Pmt	\$431.99	\$431.99
Total Monthly Escrow Payment	\$312.49	\$360.48
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
<b>Total Payment</b>	<b>\$744.48</b>	<b>\$792.47</b>

Shortage/Surplus Information	Effective 05/01/20
Upcoming Total Annual Bills	\$4,006.75
Required Cushion	\$546.56
Required Starting Balance	\$819.91
Over/Short Spread	\$26.59

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$546.56. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$331.21	\$819.91
MAY 2020	\$333.89	\$60.61	FHA INSURANC	\$604.49	\$1,093.19
JUN 2020	\$333.89	\$60.61	FHA INSURANC	\$877.77	\$1,366.47
JUL 2020	\$333.89	\$60.61	FHA INSURANC	\$1,151.05	\$1,639.75
AUG 2020	\$333.89	\$60.61	FHA INSURANC	\$1,424.33	\$1,913.03
SEP 2020	\$333.89	\$60.61	FHA INSURANC	\$1,697.61	\$2,186.31
OCT 2020	\$333.89	\$60.61	FHA INSURANC	\$1,970.89	\$2,459.59
NOV 2020	\$333.89	\$60.61	FHA INSURANC	\$2,244.17	\$2,732.87
DEC 2020	\$333.89	\$60.61	FHA INSURANC	\$2,517.45	\$3,006.15
JAN 2021	\$333.89	\$60.61	FHA INSURANC	\$2,790.73	\$3,279.43
FEB 2021	\$333.89	\$60.61	FHA INSURANC	\$3,064.01	\$3,552.71
FEB 2021		\$1,484.19	CITY TAX	\$1,579.82	\$2,068.52
MAR 2021	\$333.89	\$60.61	FHA INSURANC	\$1,853.10	\$2,341.80
MAR 2021		\$1,795.24	PROPERTY INS	\$57.86	\$546.56
APR 2021	\$333.89	\$60.61	FHA INSURANC	\$331.14	\$819.84



11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
(800) 686-2404

Escrow Shortage Reply (This is not a bill)

Loan Number:   
Full Shortage Amount: \$319.13

HOME POINT FINANCIAL CORPORATION  
PO Box 735028  
Dallas TX, 75373-5028

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of \$26.59.

IF YOU CHOOSE to pay your shortage in full, please visit [www.homepointfinancial.com](http://www.homepointfinancial.com) in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address shown to the left.

[REDACTED]

Property Address:  
4338 LORING ST  
PHILADELPHIA PA 19136

CAREN EDDINGTON  
4338 LORING ST  
PHILADELPHIA PA 19136-3928

Analysis Date: March 10, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
	\$4,006.68	\$4,006.75			

Annual Escrow Account Disclosure Statement  
Account History

The following statement of activity in your escrow account from May 2019 through April 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$751.64	(\$2,133.77)
MAY	\$312.49	\$313.01 *	(\$61.92)		FHA INSURANC	\$1,002.21	(\$1,820.76)
MAY				\$61.92 *	FHA INSURANC	\$1,002.21	(\$1,882.68)
JUN	\$312.49	\$301.76 *	(\$61.92)		FHA INSURANC	\$1,252.78	(\$1,580.92)
JUN				\$61.92 *	FHA INSURANC	\$1,252.78	(\$1,642.84)
JUL	\$312.49	\$301.76 *	(\$61.92)		FHA INSURANC	\$1,503.35	(\$1,341.08)
JUL				\$61.92 *	FHA INSURANC	\$1,503.35	(\$1,403.00)
AUG	\$312.49	\$301.76 *	(\$61.92)	\$61.92	FHA INSURANC	\$1,753.92	(\$1,163.16)
SEP	\$312.49	\$301.76 *	(\$61.92)		FHA INSURANC	\$2,004.49	(\$861.40)
SEP				\$60.61 *	FHA INSURANC	\$2,004.49	(\$922.01)
OCT	\$312.49		(\$61.92)		FHA INSURANC	\$2,255.06	(\$922.01)
OCT				\$60.61 *	FHA INSURANC	\$2,255.06	(\$982.62)
NOV	\$312.49	\$905.28 *	(\$61.92)		FHA INSURANC	\$2,505.63	(\$77.34)
NOV				\$60.61 *	FHA INSURANC	\$2,505.63	(\$137.95)
DEC	\$312.49	\$301.76 *	(\$61.92)		FHA INSURANC	\$2,756.20	\$163.81
DEC				\$60.61 *	FHA INSURANC	\$2,756.20	\$103.20
JAN	\$312.49	\$312.49	(\$61.92)		FHA INSURANC	\$3,006.77	\$415.69
JAN				\$60.61 *	FHA INSURANC	\$3,006.77	\$355.08
JAN				\$1,484.19 *	CITY TAX	\$3,006.77	(\$1,129.11)
FEB	\$312.49	\$312.49	(\$61.92)		FHA INSURANC	\$3,257.34	(\$816.62)
FEB			(\$1,424.60)		CITY TAX	\$1,832.74	(\$816.62)
FEB				\$60.61 *	FHA INSURANC	\$1,832.74	(\$877.23)
FEB				\$1,795.24 *	HAZARD INS	\$1,832.74	(\$2,672.47)
MAR	\$312.49	\$2,812.41 *	(\$61.92)		FHA INSURANC	\$2,083.31	\$139.94
MAR			(\$1,582.17)		PROPERTY INS	\$501.14	\$139.94
MAR				\$60.61 *	FHA INSURANC	\$501.14	\$79.33
APR	\$312.49	\$312.49	(\$61.92)	\$60.61 *	FHA INSURANC	\$751.71	\$331.21
	\$3,749.88	\$6,476.97	-\$3,749.81	\$4,011.99			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$331.21. Your starting balance (escrow balance required) according to this analysis should be \$819.91. This means you have a shortage of (\$319.13).This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

[REDACTED]

Property Address:  
4338 LORING ST  
PHILADELPHIA PA 19136

CAREN EDDINGTON  
4338 LORING ST  
PHILADELPHIA PA 19136-3928

Analysis Date: March 10, 2020

Loan Number: [REDACTED]

We anticipate the total of your coming year bills to be \$4,006.75. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$333.89
Over/Short Spread:	\$26.59
Escrow Payment:	\$360.48

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$765.88 which includes principal, interest, and escrow. Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may change.



**If you are a New York resident or your property is in the state of New York,** and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

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